

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

PERRY J. ROWAN  
ROSE M. ROWAN  
Debtor(s)

Case No. 16-24757CMB

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/27/2016, and was converted to chapter 13 on 04/06/2017.
- 2) The plan was confirmed on 10/25/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/26/2018, 11/13/2018, 04/12/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/25/2022.
- 6) Number of months from filing or conversion to last payment: 64.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,559.50.
- 10) Amount of unsecured claims discharged without full payment: \$1,035,267.50.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$72,507.10  
Less amount refunded to debtor \$12.25

**NET RECEIPTS: \$72,494.85**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$7,748.72  
Court Costs \$0.00  
Trustee Expenses & Compensation \$3,223.76  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$10,972.48**

Attorney fees paid and disclosed by debtor: \$1,765.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS BANK FSB	Unsecured	5,686.00	5,686.68	5,686.68	0.00	0.00
AMERICAN EXPRESS BANK FSB	Unsecured	615.00	653.88	653.88	0.00	0.00
BANK OF AMERICA NA**	Secured	0.00	656.23	656.23	656.23	0.00
BANK OF AMERICA NA**	Secured	78,492.11	76,609.66	0.00	40,685.64	0.00
BANK OF THE WEST	Unsecured	6,322.51	NA	NA	0.00	0.00
BLACK DIAMOND EQUIPMENT RENT	Unsecured	7,646.58	NA	NA	0.00	0.00
BRANCH BANKING&TRUST CO/BB&T	Unsecured	9,016.00	9,900.11	9,900.11	0.00	0.00
BRANCH BANKING&TRUST CO/BB&T	Secured	100,855.47	0.00	0.00	0.00	0.00
BRANCH BANKING&TRUST CO/BB&T	Secured	NA	0.00	0.00	0.00	0.00
BRANCH BANKING&TRUST CO/BB&T	Unsecured	NA	50.27	50.27	0.00	0.00
BRANCH BANKING&TRUST CO/BB&T	Unsecured	0.00	91,694.91	91,694.91	0.00	0.00
BRANCH BANKING&TRUST CO/BB&T	Unsecured	0.00	92,246.14	92,246.14	0.00	0.00
BROWN AND JOSEPH	Unsecured	799.62	NA	NA	0.00	0.00
CATERPILLAR FINANCIAL SVCS	Unsecured	7,465.46	NA	NA	0.00	0.00
CATERPILLAR FINANCIAL SVCS	Unsecured	4,392.17	NA	NA	0.00	0.00
CATERPILLAR FINANCIAL SVCS	Unsecured	2,613.55	NA	NA	0.00	0.00
CATERPILLAR FINANCIAL SVCS	Secured	NA	0.00	0.00	0.00	0.00
CATERPILLAR FINANCIAL SVCS	Unsecured	NA	561,121.87	561,121.87	0.00	0.00
COHN & DUSSI	Unsecured	35,014.95	NA	NA	0.00	0.00
CREDENCE RESOURCE MANAGEMENT	Unsecured	921.85	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	11,110.59	11,911.72	11,911.72	0.00	0.00
FIFTH THIRD BANK	Unsecured	8,195.34	NA	NA	0.00	0.00
FIFTH THIRD BANK	Secured	8,198.00	6,901.41	0.00	2,480.00	0.00
FIFTH THIRD BANK	Secured	0.00	0.00	0.00	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	NA	15,000.00	0.00	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	8,133.82	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	5,182.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	19,729.64	5,080.63	5,080.63	0.00	0.00
FORD MOTOR CREDIT COMPANY LLC	Secured	NA	19,482.00	0.00	17,700.50	0.00
HILLMEADE APARTMENTS	Unsecured	7,600.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	26,228.89	19,866.69	19,866.69	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HUNTINGTON NATIONAL BANK(*)	Secured	0.00	0.00	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	13,322.00	NA	NA	0.00	0.00
LEASE OPERATIONS	Unsecured	5,515.54	NA	NA	0.00	0.00
MEDICWEST AMBULANCE INC++	Unsecured	896.65	NA	NA	0.00	0.00
NASHVILLE ELECTRONICS SERVICE	Unsecured	702.89	NA	NA	0.00	0.00
NAVITAS CREDIT CORP	Unsecured	0.00	38,035.41	38,035.41	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC -	Unsecured	13,986.00	7,848.96	7,848.96	0.00	0.00
PENNSYLVANIA ASSOCIATION OF CR	Unsecured	824.45	NA	NA	0.00	0.00
PYOD LLC - ASSIGNEE	Unsecured	2,398.00	2,771.03	2,771.03	0.00	0.00
QUALITY ASSET RECOVERY	Unsecured	15.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	702.00	754.83	754.83	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	4,476.00	4,658.97	4,658.97	0.00	0.00
SHEFFIELD FINANCIAL/B B & T*	Unsecured	3,501.00	3,482.75	3,482.75	0.00	0.00
SYNCHRONY BANK++	Unsecured	772.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	509.00	NA	NA	0.00	0.00
THD/CBSD	Unsecured	858.00	NA	NA	0.00	0.00
TIM MCCURDY - Q & M CONSTRUCT	Unsecured	0.00	13,377.50	13,377.50	0.00	0.00
TIME PAYMENT CORP	Unsecured	13,896.00	NA	NA	0.00	0.00
TOTAL REWARDS VISA	Unsecured	4,441.71	NA	NA	0.00	0.00
TRACTOR SUPPLY/CBSD	Unsecured	2,581.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	11,000.00	11,430.27	11,430.27	0.00	0.00
WADES BODY & FRAME SHOP INC	Unsecured	16,709.13	NA	NA	0.00	0.00
WHOLE SOLUTIONS	Unsecured	18,927.75	NA	NA	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$43,165.64	\$0.00
Mortgage Arrearage	\$656.23	\$656.23	\$0.00
Debt Secured by Vehicle	\$0.00	\$17,700.50	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$656.23</b>	<b>\$61,522.37</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$880,572.62</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$10,972.48</u>
Disbursements to Creditors	<u>\$61,522.37</u>

**TOTAL DISBURSEMENTS :** **\$72,494.85**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/13/2023

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.